This revision reflects a name change for the firm

Customer Relationship Summary – Revised August 2026

The Leaders Group, Inc. has changed its name to Simplicity Investments, Inc. Simplicity Investments is a securities Broker Dealer, Registered with the United States Securities and Exchange Commission (SEC), a member of the Financial Industry Regulatory Authority (FINRA), and a member of The Securities Investor Protection Corporation (SIPC).

Brokerage and investment advisory services and fees differ and it is important for an investor to understand the difference. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS , which also provides educational materials about broker-dealers, investment advisers and investing.

"What investment services and advice can you provide me?"

Simplicity Investments offers brokerage services to retail customers. This includes buying and selling securities at your direction and providing investment recommendations. We offer domestic and international equities, mutual funds, exchange traded funds ("ETF") options, fixed income securities, certificates of deposit, annuities of various types and public non-traded real estate investment trusts ("REITs"). We do not offer proprietary products. Unless we otherwise agree in writing, we do not monitor your brokerage account, nor engage in discretionary trading for you. You always make the ultimate decision regarding the purchase or sale of investments. Different product sponsors may have different minimums to open an account, but most range from $250 to $5,000 as a minimum investment. If you have an assigned representative you may request an annual meeting to review your investments, however, we do not monitor each account on an ongoing basis. We will not make changes to your account without your authorization. It is your responsibility to notify us if anything in your situation changes that could change your risk tolerance, time horizon or objectives. Additional information references are available at https://simplicity-investments.com/conflicts-disclosures/

Questions you should ask your financial professional:

Given my financial situation, should I choose a brokerage service? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

"What fees will I pay?"

Depending on the product, you will pay transaction-based fees when a product is purchased, or a fee if the product is surrendered prior to the maturity. A retail investor would be charged more if they make many purchases in a brokerage account and the firm may have an incentive to encourage an investor to trade often. Depending on the investment, commissions may be charged at the time of trade execution, and also charged on an ongoing basis ("trails") for as long as you hold the investment. Trails are based on a percentage of the value of the investment. If you have a clearing account you will be subject to other fees such as a custodian fee, and account maintenance fees. Your investments may be subject to internal expenses of the insurance or mutual fund products. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More information about fees is available at https://simplicity-investments.com/conflicts-disclosures/

Questions you should ask your financial professional:

Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

"What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?"

When we provide you with a recommendation**,** we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. Here are some examples to help you understand what this means. Our firm receives a percentage of the compensation your financial professional receives, or a fee directly from the carrier for annuities sold by carrier employees who are registered with us. We also receive marketing fees from some product sponsors to appear at our educational events and advertise in our internal communications. Certain managers and sponsors (or their affiliates) share the revenue they earn when you invest in certain of their investment products (primarily mutual funds and variable annuities) with us. As such, we have an incentive to recommend products of sponsors and managers that share their revenue with us, over other products of sponsors or managers that do not share their revenue, or who share less. We also receive compensation from certain insurance carriers for processing applications and providing underwriting services.

Questions you should ask your financial professional:

How might your conflicts of interest affect me and how will you address them?

Specific references: Please see our website for specific conflicts and how we are addressing them.

"How do your financial professionals make money?"

Most of our financial professionals receive a commission or a fee from the product sponsor when you purchase an investment. Some of these are administrative fees or one-time commissions or may be recurring based on your investment amount or additional investments. Other of our financial professionals are employees of the firm or a partner who do not receive commissions but are paid a salary and annual bonus. Receipt of compensation creates a conflict of interest for our financial professionals.

"Do you or your financial professionals have legal or disciplinary history?"

Yes. Please visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Questions you should ask your financial professional:

As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional information: You may find additional information about our firm and services at https://simplicity-investments.com. You may call us at (303) 797-9080 to request up-to-date information and a copy of the relationship summary.

Questions you should ask your financial professional:

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?